

DETAILED ACTION

Claim Rejections – 35 USC §112

Claims 1-3, 7, 8, 9 and 10 are rejected under 35 U.S.C. 112, first paragraph, as failing to comply with the enablement requirement. The claim(s) contain subject matter which was not described in the specification in such a way as to enable one skilled in the art to which it pertains, or with which it is most nearly connected, to make and/or use the invention.

The applicants remarks have been considered but have not been found to be responsive.

Applicant previously described in the previous response how the information is sent to the text document, and gave Tognazzini as an example of some of the technology was known at the time. Examiner did not state what part of Applicant's one and a half page response, what was non-responsive. Applicant further gave the example of credit card companies which have done some of what is described by the Applicant. Therefore, applicant does not know what is further requires by the Examiner.

Claim Rejections – 35 USC § 102

Claims 4-6 and 9-11 are rejected under 35 U.S.C. 102(e) as being anticipated by Tognazzini.

The applicant arguments have been considered but have been found not to be persuasive, particularly in view of the prior art which reads "[I]n the text of

the message, a plurality of items of information are arranged in a predefined order. These include, in the example given, vendor name, vendor address, vendor tax ID, date, time, receipt, number, number in party, bill amount, tax amount, total amount paid, how paid, a digital signature of the vendor and an optional digital signature of the customer. This format could be extended to include an itemization of each item purchased or each service rendered in a variable length field.” The examiner interprets claim 1 so that the first and second documents need not be cumulative.

Claim 1 has been amended to state that the second expense is entered into the same Internet expense account as the first expense. Further the claim has been amended that the expense is sent directly to the internet expense account and not to a credit card company or other secondary source first.

Since Tognazzini does not teach this the above claims are not anticipated or obvious.

Claim Rejections – 35 USC § 103

The text of those sections of Title 35, U.S. Code not included in this action can be found in a prior Office action.

Claim 12 is rejected under 35 U.S.C. 103(a) as being unpatentable over Tognazzini.

For the reasons stated above, claim 12 is not obvious over the prior art.

Applicant believes that the application is now in condition for allowance.

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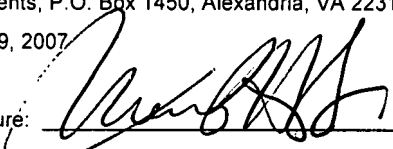
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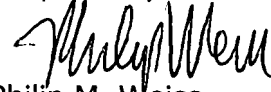
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Respectfully submitted,



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